

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael D. Hawk  
 Debtor

Case No. 19-14122-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 3091

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Aug 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2019.

db +Michael D. Hawk, 103 Matthew Drive, Sinking Spring, PA 19608-9418  
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 ust +United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502,  
 Philadelphia, PA 19106-2908  
 14372803 +ACAR Leasing LTD, d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853  
 14368942 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14349454 +Best Buy/CBNA, POB 6497, Sioux Falls, SD 57117-6497  
 14349455 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: Credit Acceptance, 25505 West Twelve Mile Road,  
 Southfield, MI 48034)  
 14349461 +June L. Hawk, 103 Matthew Drive, Sinking Spring, PA 19608-9418  
 14349462 +Kay Pool & Spa Service, c/o Roland Rick Stock LLC, 627 North Fourth Street,  
 Reading, PA 19601-2824  
 14355240 +Pingora Loan Servicing, LLC, KML LAW GROUP, P.C., 701 Market St. Suite 5000,  
 Philadelphia, PA 19106-1541  
 14349467 +The Bank of Missouri, 216 W 2nd Avenue, Dixon, MO 65459-8048

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: steve@sottolaw.com Aug 15 2019 02:50:51 STEPHEN MCCOY OTTO,  
 Law Office of Stephen M. Otto, LLC, 833 N. Park Road, Suite 102, Wyomissing, PA 19610  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 15 2019 02:51:18  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 15 2019 02:51:26 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14369021 +EDI: CINGMIDLAND.COM Aug 15 2019 06:53:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,  
 KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693  
 14349453 EDI: BANKAMER.COM Aug 15 2019 06:53:00 Bank of America, POB 982235, El Paso, TX 79998  
 14351832 +E-mail/Text: bankruptcy@capvs.com Aug 15 2019 02:51:25 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14367713 +EDI: CRESCENTBANK.COM Aug 15 2019 06:53:00 Crescent Bank & Trust, P.O. Box 61813,  
 New Orleans, LA 70161-1813  
 14349456 EDI: CRESCENTBANK.COM Aug 15 2019 06:53:00 Crescent Bank and Trust,  
 Customer Correspondence, P.O. Box 61813, New Orleans, LA 70161-1813  
 14349457 EDI: DISCOVER.COM Aug 15 2019 06:53:00 Discover, P.O. Box 30943,  
 Salt Lake City, UT 84130  
 14353303 EDI: DISCOVER.COM Aug 15 2019 06:53:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14349458 EDI: BLUESTEM Aug 15 2019 06:53:00 Fingerhut/Webbank, 6250 Ridgewood Rd,  
 Saint Cloud, MN 56303-0820  
 14349459 +E-mail/Text: cashiering-administrationservices@flagstar.com Aug 15 2019 02:51:40  
 Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639  
 14349460 +EDI: PHINAMERI.COM Aug 15 2019 06:53:00 GM Financial, POB 181145,  
 Arlington, TX 76096-1145  
 14349463 +EDI: RESURGENT.COM Aug 15 2019 06:53:00 LVNV Funding LLC, 15 South Main Street Ste 500,  
 Greenville, SC 29601-2769  
 14365659 +EDI: MID8.COM Aug 15 2019 06:53:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 14349464 EDI: AGFINANCE.COM Aug 15 2019 06:53:00 ONEMAIN FINANCIAL, PO Box 1010,  
 Evansville, IN 47706-1010  
 14355964 +EDI: AGFINANCE.COM Aug 15 2019 06:53:00 Onemain, PO Box 3251, Evansville, IN 47731-3251  
 14349465 EDI: PRA.COM Aug 15 2019 06:53:00 PORTFOLIO RECOVERY ASSOC, Riverside Commerce Center,  
 120 Corporate Blvd Ste 100, Norfolk, VA-235024962  
 14349466 EDI: RMSC.COM Aug 15 2019 06:53:00 SYNCB/CARE CREDIT, PO Box 965036,  
 Orlando, FL 32896-5036  
 14357965 +EDI: RMSC.COM Aug 15 2019 06:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0313-4

User: Keith  
Form ID: 309I

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 16, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
STEPHEN MCCOY OTTO on behalf of Debtor Michael D. Hawk steve@sottolaw.com, info@sottolaw.com,  
no\_reply@ecf.inforuptcy.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1	<b>Michael D. Hawk</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>19-14122-elf</b>		
	Social Security number or ITIN	<b>xxx-xx-2924</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 6/28/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Michael D. Hawk	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	103 Matthew Drive Sinking Spring, PA 18608	
<b>4. Debtor's attorney</b> Name and address	STEPHEN MCCOY OTTO Law Office of Stephen M. Otto, LLC 833 N. Park Road Suite 102 Wyomissing, PA 19610	Contact phone 484-220-0481 Email: <a href="mailto:steve@sottolaw.com">steve@sottolaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 8/14/19

**For more information, see page 2**

